

In re:
Michael B. Prentice
Debtor

Case No. 21-13344-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Nov 02, 2022

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 04, 2022:

Recip ID	Recipient Name and Address
db	+ Michael B. Prentice, 7183 N. 18th Street, Philadelphia, PA 19126-1501

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 04, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 2, 2022 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor THE MONEY SOURCE bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor The Money Source Inc. bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL SETH SCHWARTZ	on behalf of Debtor Michael B. Prentice msbankruptcy@gmail.com schwartzmr87357@notify.bestcase.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

District/off: 0313-2

User: admin

Page 2 of 2

Date Rcvd: Nov 02, 2022

Form ID: pdf900

Total Noticed: 1

TOTAL: 6

Certificate of Notice Page 3 of 5
 IN THE UNITED STATES BANKRUPTCY COURT
 FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: Michael B. Prentice <div style="text-align: right; margin-right: 20px;">Debtor(s)</div> THE MONEY SOURCE INC. <div style="text-align: right; margin-right: 20px;">Movant</div> <div style="text-align: center;">vs.</div> Michael B. Prentice <div style="text-align: right; margin-right: 20px;">Debtor(s)</div> Brenda Spearman <div style="text-align: right; margin-right: 20px;">Co-Debtor</div> Kenneth E. West <div style="text-align: right; margin-right: 20px;">Trustee</div>	CHAPTER 13 NO. 21-13344 ELF 11 U.S.C. Section 362
--	---

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$3,333.33**, which breaks down as follows;

Post-Petition Payments:	August 2022 through October 2022 at \$1,170.37/month
Suspense Balance:	(\$177.78)
Total Post-Petition Arrears	\$3,333.33

2. The Debtor(s) shall cure said arrearages in the following manner;

a). Beginning on November 2022 and continuing through April 2023, until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of **\$1,170.37** on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1st) day of each month (with late charges being assessed after the 15th of the month), plus an installment payment of **\$555.55 for November 2022 through March 2023 and \$555.58 for April 2023** towards the arrearages on or before the last day of each month at the address below;

The Money Source, Inc.
 3138 E. Elwood Street.
 Phoenix, AZ 85034

b). Maintenance of current monthly mortgage payments to the Movant

thereafter.

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived .

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

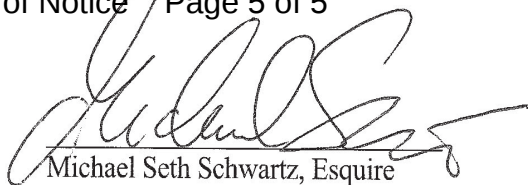
8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: October 5, 2022

/s/ Denise Carlon, Esquire
Denise Carlon, Esquire
Attorney for Movant

Date: 10/19/22


Michael Seth Schwartz, Esquire
Attorney for Debtor(s)

Date: 10/27/2022

/s/LeRoy W. Etheridge, Esquire for *

Kenneth E. West, Esquire
Chapter 13 Trustee

**no objection to its terms,
without prejudice to any of our
rights and remedies*

ORDER

Approved by the Court this 2nd day of November, 2022. However, the
court retains discretion regarding entry of any further order.



Bankruptcy Judge
Eric L. Frank